

# EXHIBIT #1

Paid **Contact Info**Address Phone Number **Comment****CONGRESS COLLECTION****Account Info**

Account Name	CONGRESS COLLECTION
Account Number	181674X
Account Type	Collection
Responsibility	Individual
Date Opened	03/26/2019
Status	Paid, Closed.
Status Updated	Sep 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$147
Highest Balance	\$0
Terms	1 Months

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2020									CLS	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-

CLS Closed      Collection



#### Balance History

Date Aug 2020

Balance \$147

Scheduled

Payment \$0

Paid \$0

Date Jul 2020

Balance \$147

Scheduled

Payment \$0

Paid \$0

Date Jun 2020

Balance \$147

Scheduled

Payment \$0

Paid \$0

Date May 2020

Balance \$147

Scheduled

Payment \$0

Paid \$0

Date Apr 2020

Balance \$147

Scheduled

Payment \$0

Paid \$0

Date Mar 2020

Balance \$147

Scheduled

Payment \$0

Paid \$0

Date Feb 2020

Balance \$147

Scheduled  
Payment \$0  
Paid \$0

Date Jan 2020  
Balance \$147  
Scheduled  
Payment \$0  
Paid \$0

Date Dec 2019  
Balance \$147  
Scheduled  
Payment \$0  
Paid \$0

Date Nov 2019  
Balance \$147  
Scheduled  
Payment \$0  
Paid \$0

Date Oct 2019  
Balance \$147  
Scheduled  
Payment \$0  
Paid \$0

Date Sep 2019  
Balance \$147  
Scheduled  
Payment \$0  
Paid \$0

Date Aug 2019  
Balance \$147  
Scheduled  
Payment \$0  
Paid \$0

Date Jul 2019  
Balance \$147  
Scheduled  
Payment \$0  
Paid \$0

Date Jun 2019  
Balance \$147

Scheduled  
Payment \$0  
Paid \$0

Date Jun 2019  
Balance \$147  
Scheduled  
Payment \$0  
Paid \$0



**Historical Info**

Original KEEGO HARBOR  
Creditor URGENT CARE



**Contact Info**

Address PO BOX 130,  
SAINT JOHNS MI  
48879

Phone (800) 395-  
Number 2989



**Comment**

Account information disputed by consumer (Meets requirement of the Fair  
Credit Reporting Act).

# EXHIBIT #2

February 2, 2021

Equifax Information Services, Inc. P.O. Box 740241 Atlanta, Georgia 30374  
Experian Information Solutions, Inc. 40600 Ann Arbor Rd. E. Ste. 201, Plymouth MI  
48170 and P.O. Box 4500 Allen Texas 75013  
Trans Union P.O. Box 2000 Chester, Pennsylvania 19022  
Congress Collection, P.O. Box 130, Saint Johns, MI 48879

NAME: Angela Rivet

SSN:

DOB: 3/

Current Address: 35

**TRADE LINE DISPUTE OF INACCURACIES NOTICE**

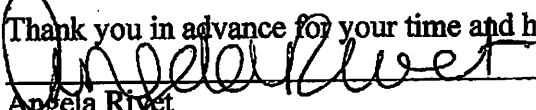
Dear Sirs:

I am sending you this letter to dispute inaccurate information in my credit file and obtain the correction of it without any further expense. You are reporting inaccuracies I would like you to re-investigate and remove. **See attached page of my Credit Report with circled information that is inaccurate.** I do/did not owe the debt to Congress Collection.


I would like the following debt removed from my credit reports:

Name of Company: Congress Collection  
Account Number: 181674X

Please send a copy of this letter and attachments to your customers when you convey my disputes. Also, please call me immediately if you need or will accept additional information to support my disputes. My phone number is 310-699-1701.

Thank you in advance for your time and help.  
  
Angela Rivet

See my attached ID and **page of my credit report showing the false debt information to be removed**

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return this card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p>Congress Collection P.O. Box 130 Saint Johns, MI 48879</p>  <p>9590 9402 5867 0038 2059 65</p> <p>2. Article Number (Transfer from service label)</p> <p>7020 1290 0001 0931 3651</p>		<p>A. Signature</p> <p><i>Katie Fisher</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p>Katie Fisher 2-8-21</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p> <p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature <input type="checkbox"/> Priority Mail Express®</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Registered Mail™</p> <p><input type="checkbox"/> Certified Mail® <input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Signature Confirmation Restricted Delivery</p> <p><input type="checkbox"/> Insured Mail</p> <p><input type="checkbox"/> Insured Mail Restricted Delivery</p>	

Domestic Return Receipt

USPS TRACKING#

GRAND RAPIDS MI 493

3 FEB 2021 PM 2 L

9590 9402 5867 0038 2059 65

United States Postal Service

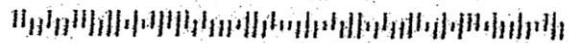
ST. JOHNS MI  
First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

FEB -6 2021

• Sender: Please print your name, address, and ZIP+4® in this box •

Angela Rivet  
301 N. ...  
0 ...

48879



## SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TransUnion  
PO BOX 2000  
Chester, PA 19022  
19016



9590 9402 5867 0038 2060 23

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Receiver (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

FEB 09 2021  
TransUnion LLC

3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☐ Certified Mail®
- ☐ Certified Mail Restricted Delivery

- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Return Receipt for Merchandise
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

USPS TRACKING#



9590 9402 5867 0038 2060 23

First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

United States  
Postal Service

\* Sender: Please print your name, address, and ZIP+4® in this box\*

Angela Rival  
3011 Rival Dr  
Ocala, FL 34471

02/14

# EXHIBIT #3

PO Box 9701  
Allen, TX 75013



0002863 01 0010447 1100001 1907030 48024 110514 11001100001  
ANGELA M RIVET  
3511 ARROWHILL DR  
Gr



**ANGELA M RIVET**

**Dispute Results**

**Report # 1353-0019-60 for 02/15/21**

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record. If we were able to make changes to your credit report based on information you provided, or if you requested the addition of a statement, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

#### **How to read your results**

**Deleted** - This item was removed from your credit report. **Remains** - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. **Updated** (Your results will indicate which one of the following applies.) - a) The information you disputed has been updated. Please review your report for the details. b) The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details. c) The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Please review your report for the details. d) Information on this item has been updated. Please review your report for the details. **Processed** - This item was either updated or deleted; Please review your report for the details.

Here are your results

#### **Credit items**

**CONGRESS COLLECTION '18'6749 Outcome: Deleted** - This item was removed from your credit report. Please review your report for the details.

#### **If our reinvestigation has not resolved your dispute, you have several options:**

You may add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you. You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly. You may provide us additional information or documents about your dispute to help us resolve it by visiting [www.experian.com/upload](http://www.experian.com/upload). You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013. You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York), or within the last year for any non-employment purpose under the California Investigative Consumer Reporting Agencies Act. If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and

# EXHIBIT #4

File Number: 310711851

You have been on our files since 10/01/1988

XXX-XX-0930  
Your SSN has been masked for your protection.

**Date of Birth:** 03/

**Names Reported:** ANGELA MARIE RIVET and ANGELA MARIE SAGASER

**Addresses Reported:**

Address	Date Reported
3514	08/14/2017
15491	08/31/2012
4911 SW	06/30/2006
5433 1 <sup>st</sup>	04/14/2006
4911 S	03/31/2006
5247 SW	
13636 VE	02/10/2010
1885 RL	08/21/2014
2095 KL	10/29/2011

**Telephone Numbers Reported:**

(3) (8) (2) (7) 28

**Employment Data Reported:**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**  
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X										
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added <brackets> to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date. For any account that contains medical information, the information following "Medical:" is not displayed to anyone but you except where permitted by law.

CONGRESS COLLECTION #18167\*\*

PO BOX 130  
SAINT JOHNS, MI 48679  
(800) 395-2989

Placed for collection:	03/26/2019
Responsibility:	Individual Account
Account Type:	Open Account
Loan Type:	COLLECTION AGENCY/ATTORNEY

Balance:	\$0
Date Updated:	03/04/2021
Payment Received:	75
Last Payment Made:	09/02/2020
Original Amount:	\$147
Original Creditor:	KEEGO HARBOR URGENT CARE

**Pay Status:** >Account Paid In Full; was a Collection<  
**Date Closed:** 09/02/2020  
**Date Paid:** 09/02/2020

Remarks: Account information disputed by consumer (FCRA); >PAID COLLECTION<  
Estimated month and year that this item will be removed: 10/2025

# EXHIBIT #5

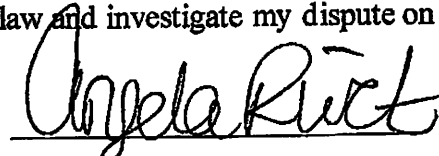
**AFFIDAVIT OF ANGELA RIVET**

STATE OF MICHIGAN )

COUNTY OF OAKLAND)\*

Pursuant to 28 U.S.C § 1746, ANGELA RIVET, having been duly sworn and upon oath, verifies, certifies, and declares as follows:

1. I visited Keego Harbor Urgent Care for medical services that were completely covered by my health insurance back in November of 2018.
2. Someone at Keego Harbor sent the debt to Congress Collections, LLC to collect on the debt that was completely covered by my insurance.
3. Then, Congress Collections placed the debt on my Experian and Trans Union, LLC credit reports.
4. I contacted Congress Collections this year to complain and dispute the debt being on my credit report as a collection account. They agreed I did not owe the debt and promised to remove the debt.
5. The debt was not removed as promised so in February of 2021 I sent a written dispute to Experian, Trans Union and Congress Collections asking them to investigate the debt reporting because it was false and inaccurate to list a debt on my credit that I did not owe.
6. In March of 2021, Experian agreed with my dispute and removed the debt from its credit reports in my name.
7. Trans Union kept the Congress Collection debt and trade line on my credit reports with inaccurate and false information that I have disputed under the FCRA.
8. I have disputed the debt verbally and in writing to Congress Collections.
9. The false and inaccurate collection account from Congress Collections remains on my credit history today and I am suffering financial harm and damage to my reputation and credit availability and FICO scores and emotional distress because of Trans Union and Congress Collections' refusal to follow the law and investigate my dispute on a debt I do not owe.

  
ANGELA RIVET

DATED: 3-30-21